

Bend Area General Plan

Chapter 5: Housing and Residential Lands

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CITY COUNCIL / BOARD OF COUNTY COMMISSIONERS
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BEND AREA GENERAL PLAN

PREAMBLE

Bend offers a variety of living styles and residential choices. Various housing options are provided in different density levels throughout the city. Future housing, when planned with thoughtful street patterns, consideration of natural features, and variety architectural styles, will continue to promote safe, diverse and interesting neighborhoods.

A well designed transportation system is an important factor in designing new residential areas. It is these transportation links that help to tie new areas into the existing development pattern so the urban area functions more as a whole rather than as isolated parts. The transportation system must serve the neighborhood residents' interests, ages, and needs.

Natural features such as rock outcroppings, draws, mature trees and natural vegetation are assets to the community. Such features help to establish the character of a neighborhood., Keeping such natural features in a development can also help break up the 'feel' of increasing urban densities so Bend continues to feel like a small town.

GOALS

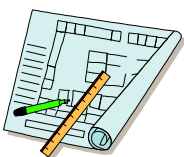
Throughout the public workshops, visioning exercises, and committee meetings, one of the common themes was the desire to keep our neighborhoods livable. Bend will continue to offer a variety of living styles and residential choices, creating attractive neighborhoods located close to schools, parks, shopping and employment. It is a goal of the General Plan to accommodate the varied housing needs of citizens with particular concern for safety, affordability, open space, and a sense of community.

A transportation system of streets, bicycle ways, and trails that connect our neighborhoods to schools, parks, shopping and employment and to other neighborhoods is an important factor in building and maintaining a sense of community.

It is a goal that these neighborhood transportation linkages shall provide ways to move about the community, and also create a positive community image through design elements that provide for

FAST FACTS:

- ☐ ***More housing units were built in Bend between 1990 and early 1996 than in all of the 1970s and 1980s combined.***
- ☐ ***Subdivisions build out at 2.3 to more than 5 units per gross acre; multifamily projects range from 7 to more than 30 housing units per gross acre of land.***



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safe and attractive neighborhoods.

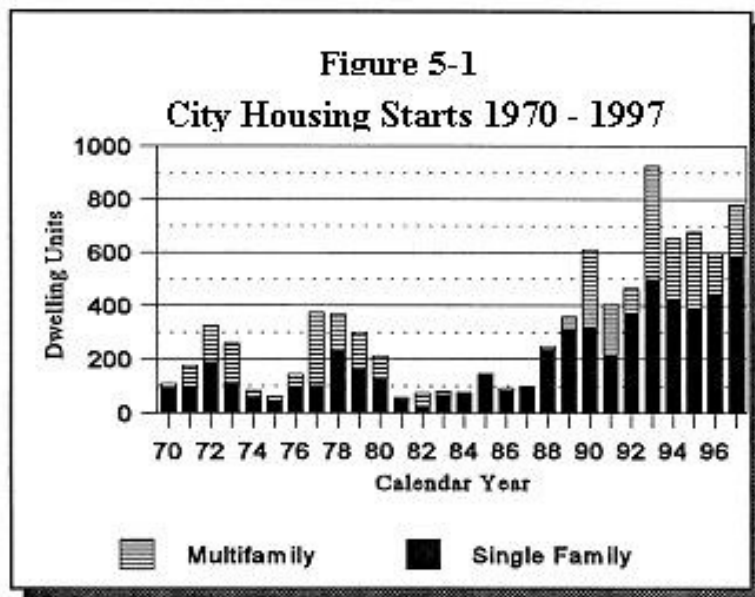
The need for more housing in the urban area and the ever-increasing price of land can both work against preserving natural features in new developments. It is a goal that the General Plan policies and development standards that promote more flexible and creative subdivision designs will help preserve natural features, while containing development within the Urban Growth Boundary.

OVERVIEW

A major objective of the General Plan is to establish residential areas that are safe, convenient, healthful, and attractive places to live, and which will provide a maximum range of residential choices for the people in Bend. One of the challenges facing the community as we move into the next century is how to plan for a variety of housing options in both existing neighborhoods and new residential areas that match the changing demographics and lifestyle of the residents.

Just as the city and urban area population has had periods of rapid growth, so has the supply of housing grown to keep pace with the population. Bend has had three significant housing booms since it was incorporated in 1905. The first was in 1910-1920 when the big sawmills started up and Bend's population went from 500 to more than 5,000 in a few years. The second housing boom did not come for another 50 years when Central Oregon experienced a large in-migration of retired persons in the 1970s. The third, and biggest, of the housing booms hit the Bend urban area in the 1990s.

Historical housing supply



Source: City of Bend Long-Range Planning Department

The early burst of housing construction shortly after the turn of the century was needed to house the hundreds of new sawmill workers and their families. Most of these homes were constructed between downtown and the mills on either side of the Deschutes River. After this initial housing boom, construction slowed to more normal levels until the mid-1970s.

Figure 5-1 and Table 5-1 show the change in housing numbers and the mix of housing types in the city

during the 1970s, 1980s, and 1990s.



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Housing data for the county portion of the urban area was not collected until the late 1980s, so comparable information for the whole urban area is not available. Figure 15 shows several housing trends within the city during a 28-year period ending in 1997.

First, the previous housing boom of the 1970s was small compared to 1990s. Second, during a period of economic decline in the mid-1980s very few homes and even fewer multi-family units were constructed in Bend. Third, multifamily units built in Bend in the 1990s made up 36 percent of all the new starts within the city, more than twice the rate of the previous decade. Finally, as many dwellings were built in the first half of the 1990s as were built in all of the 1970s and 1980s combined. Table 5-1 divides this information into the three main housing types within Bend.

Table 5-1
Housing Starts for Bend by Decade

Time Period	Single Family Detached	Manufactured Homes	Attached Housing	Totals
1970-79	1189	115	1005	2309
1980-89	1033	173	235	1441
1990-97	2945	308	1864	5117
<i>Totals</i>	<i>5167</i>	<i>596</i>	<i>3104</i>	<i>8867</i>

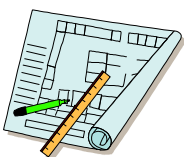
Source: U.S. Census and City of Bend building permit data. Attached housing includes duplexes, triplexes, multifamily units and condominiums.

During this 28-year period, single family detached homes made up 58.3 percent of the total new housing units, manufactured homes 6.7 percent, and all types of attached housing 35.0 percent. Although comparable information for the unincorporated portion of the urban area is not available, the predominant housing type outside the city limits has been single family detached homes. The limited sanitary sewer service available outside the city and requirements for individual septic tank systems have restricted the ability to build apartments or manufactured home parks in the county portion of the urban area.

One of the positive aspects of the housing expansion during the last quarter of the 20th century is that more than half of the total housing stock has been built since 1970, and about one-third since 1990. This means that these homes and apartments were built under newer and better structural, plumbing, electrical and energy conservation codes. In addition, many of the older “mill houses” built in the 1910s and 1920s south and west of downtown continue to be upgraded and remodeled using the current construction codes.

Occupancy

Historically, Bend has had a high percentage of renters. Table 5-2 shows the change in owner-occupied housing in the City of Bend over time, and compares the most recent census period with



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the “Bend Division” census tract, the county as a whole, and the Oregon average. The Bend Division census tract includes the urban growth area and thousands of homes in rural subdivisions outside the urban area.

Table 5-2
Occupied Housing Units of All Types

	City of Bend				Bend Division 1990	Deschutes County 1990	State Avg. 1990
	1960	1970	1980	1990			
All occupied units	3937	4712	7011	8526	16,557	29,217	----
Percent owner occupied	71.9%	65.3%	55.5%	54.1%	66.9%	71.0%	58.3%

Source: U.S. Census data; Oregon Housing and Community Services Department.

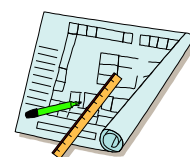
Although the percentage of owner occupied housing in Bend was below the state average, it was closer to the state average than the greater Bend Division or the county as a whole. This suggests that there is a better variety of rental housing — duplexes, triplexes, multi-family units, detached homes, and condominiums — available in Bend than in other parts of the county.

A more detailed analysis of housing ownership patterns in Bend for 1990 is provided in Table 5-3. This table shows the percentage of owners and renters by age groups. Not surprisingly, the majority of younger households are renters, with a shift in the pattern for those householders aged 35 and older.

Table 5-3
Bend Owners and Renters in 1990

Age of Householder	Percent Owners	Percent Renters
15 - 24	6.3%	93.7%
25 - 34	33.6%	66.4%
35 - 44	59.7%	40.3%
45 - 54	71.4%	28.6%
55 - 64	70.6%	29.4%
65 - 74	76.2%	23.8%
75 and older	67.9%	32.1%

Source: US Census of Population and Housing, Oregon



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Several factors in the 1990s — the number of families moving into the area, the percentage of attached housing units built, a relatively large percentage of young persons, and the attractiveness of Bend for real estate investment — will affect the percentage of owners and renters, but data on this will not be available until after the year 2000.

Household size

As the area's population characteristics have shifted to include more young adults, there has been a corresponding shift in household size. Over the past three census periods the smaller one-and two-person households, as a percentage of all households, has increased since 1970. (See Figure 4-3 in Chapter 4, *Population and Demographics*.) The average household size for Bend in 1990 was 2.4 persons, slightly less than the county as a whole. It is assumed that the urban area households experienced a similar reduction in household size and also average 2.4 persons per household.

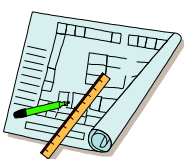
The average household size during the planning period to the year 2020 is expected to drop slightly to 2.3 persons per household. Even though the baby boomer generation will move into retirement toward the end of the planning period and create more one or two person households, Portland State University forecasts that an even larger number of baby boomers' children and grandchildren will move into Central Oregon. This surge of younger families will off-set the small household size of the older generation and maintain the 2.3 persons per household average. More information on demographics is in Chapter 4, *Population and Demographics*.

The cost of housing

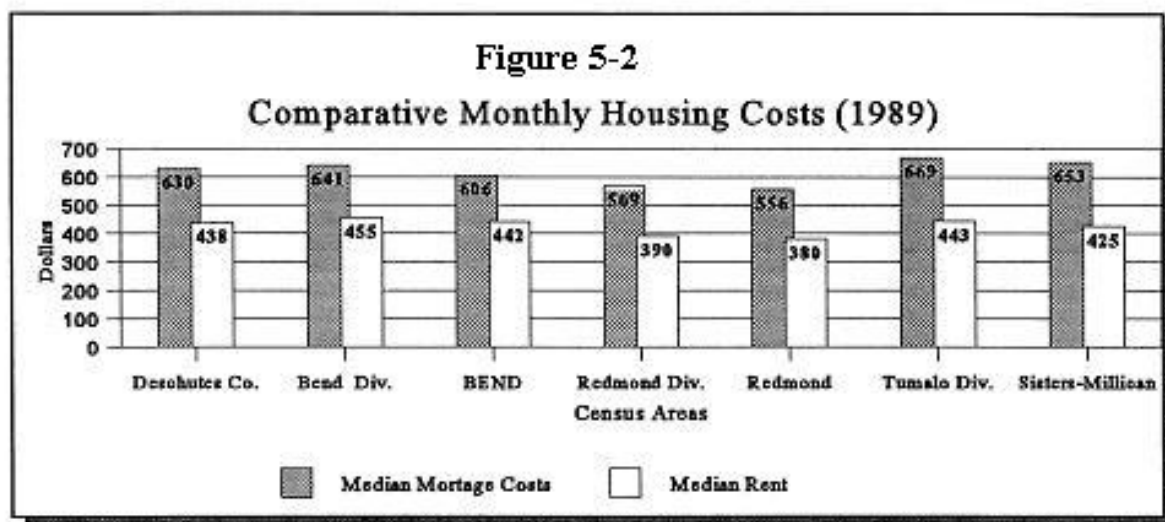
The cost of housing, and the ability of current and future residents to afford housing in Bend, is an important consideration in planning for the amount and type of residential land. The rapid population growth and demand for housing during the past quarter century, coupled with the financial resources of newcomers to the area and increasing income levels, helped push housing costs up quickly.

The median home value in Bend in 1970 was \$13,300; by the 1990 census this figure had jumped to \$68,000. The Bend median home value in 1990 was about \$1,500 above the state average, but almost \$6,000 *below* the overall Deschutes County median home value. During this same time the rent levels in Bend also increased, but at a slower rate than home prices.

Although housing costs increased dramatically in Bend, the next two charts show that neither the absolute costs, nor the housing costs relative to income, was significantly different from other parts of the county. Figure 5-2 compares mortgage and rent costs throughout Deschutes County as reported in the 1990 U.S. Census.

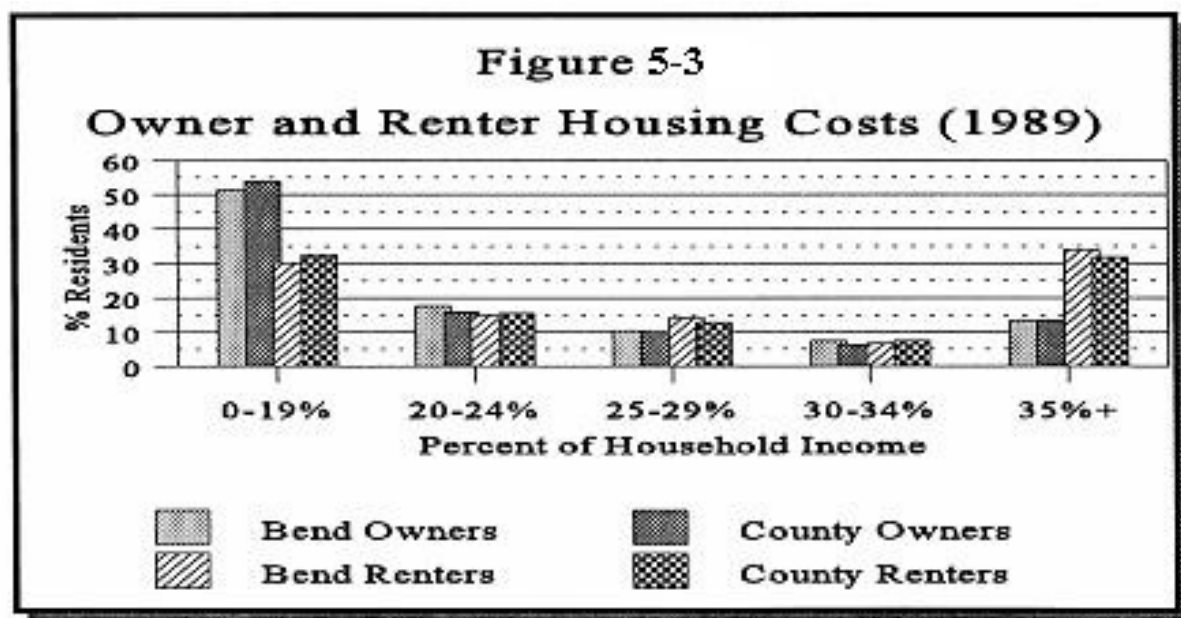


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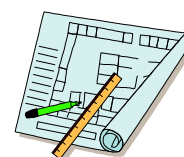
Source: 1990 Census of Population and Housing, Oregon

Figure 5-3 provides a more detailed comparison of housing costs as a percentage of household income as reported in the 1990 census. It also shows that the owner and renter housing costs in Bend, as a percentage of household income, were almost identical to the overall pattern in the county.



Source: 1990 Census of Population and Housing, Oregon

A majority of Bend households were paying less than 25 percent of their income on housing costs. However, at the time the 1990 census was taken, three out of ten households had housing costs that



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were 30 percent or more of their income. This percentage in 1989 was higher than the state-wide non-metropolitan average of about one-quarter of the households paying 30 percent or more of their income for housing.

From the census data it is apparent that most of the persons paying more than 30 percent of their income in 1989 were those younger than 25 years and older than 65 years. It is reasonable to assume that many of the younger persons were college students and recreational enthusiasts. In addition, about two-thirds of households in this category were renters in 1990.

Housing in the 1990s

During the 1990s the variety of housing being built was just as diverse as the people moving to Bend. Housing types constructed in the urban area included high-end custom built homes, moderate priced and starter homes, duplexes, apartment complexes, manufactured homes, subsidized housing, and condominiums—usually all under construction at the same time and in most parts of the urban area.

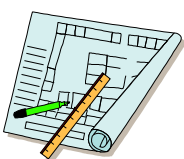
There was also significant housing production in the county portion of the Urban Growth Boundary during the 1990s. Most of the housing in the county area was single family homes on large lot subdivisions, since the city sewers needed for apartments and higher density residential subdivisions had not been extended to most of the urbanizing area. The number of new housing starts in the urbanizing area dropped off in 1993 after the county required that new subdivisions have sewer service, while the activity within the city remained strong. Table 5-4 compares the new housing units in the city limits and the county portion of the urban area during the part of the 1990s growth period.

Table 5-4
New Urban Area Dwelling Units 1990-1997

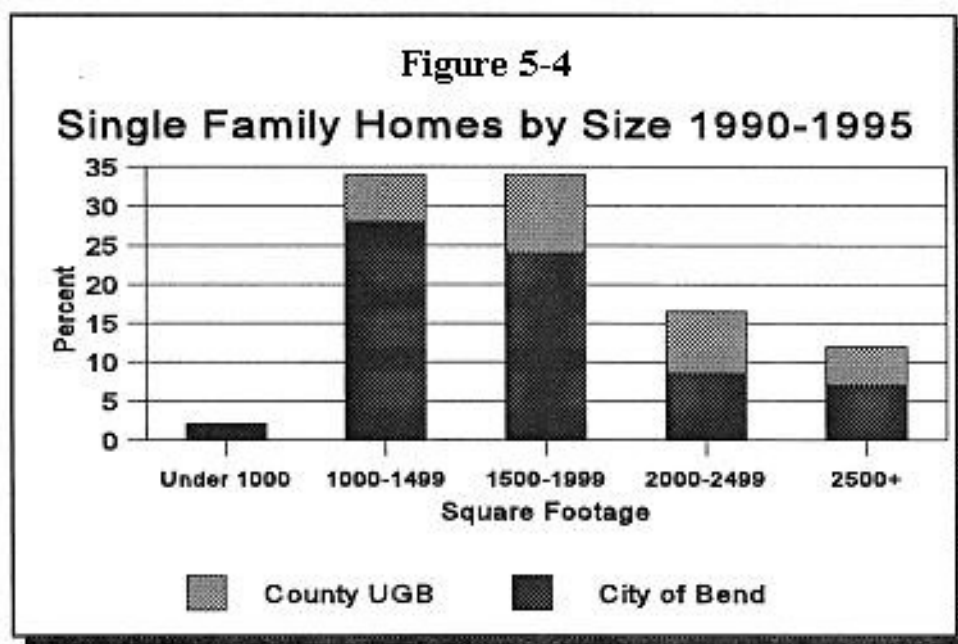
Single Family Homes		Manufactured Homes		Attached Housing		Total Housing Units	
City	County	City	County	City	County	City	County
2945	1630	308	328	1864	108	5117	2066

Sources: city and county building department data. County manufactured homes may include replacement units

Within the whole urban area during this portion of the 1990s the housing mix was slightly different than within the city limits. The urban area percentages were: single family detached homes — 63.7 percent; manufactured homes in subdivisions and parks — 8.8 percent; and all attached housing — 27.5 percent.



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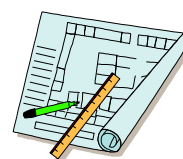
Source: city and county planning departments

The single family detached “stick-built” homes constructed during this period covered a full range of housing types and cost ranges. As Figure 5-4 shows, during the first half of the 1990s about 36 percent of the homes were smaller, “starter” homes, about 51 percent were mid-range homes, and about 12 percent were high-end homes. The selling

price for homes in the urban area continued to increase dramatically in the early 1990s, but became stable by mid-decade as hundreds of new homes of all types were built to satisfy a range of housing needs. Similarly, monthly rental rates for older and new apartments increased to peak rates in 1993, then declined slightly and remained stable. The rising per-capita and household income levels in the 1990s helped keep housing costs at reasonable levels.

Both the public sector and private sector sought to make sure that housing for low and moderate income families and individuals was available within the urban area. A variety of public, private, and public-private partnerships led to the creation of more than 320 housing units for low and moderate income individuals and families of all ages during the early 1990s.

Housing density patterns — the number of housing units built per gross acre of land — are useful in determining how much land new housing will consume. Data from the seven year boom period, 1989 through 1995, show that the average density of attached housing and manufactured home parks was not different from historical rates. However, the average density of single-family home subdivisions during this period did increase, probably due to a combination of development costs, demand for low and mid-range homes, and county requirements in 1993 that all new subdivisions within the urban area must have community sewer service. The average density for the three main housing types, expressed as dwellings per *gross acre* of land, is shown in Table 5-5. A rough comparison to dwellings per *net acre* can be made by multiplying the gross acre averages by 1.25.



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Table 5-5
Average Housing Units per Gross Acre 1989-1995

All Single Family^①	Single Family without Butte	Manufactured Homes in Parks^②	All Attached Dwellings^③
2.4 homes	2.9 homes	4.7 homes	15.5 dwellings

Notes: ① based on final subdivision plats filed; includes large lot Awbrey Butte homesites
② based on new parks and expansion of existing parks in all residential zones
③ includes duplexes, triplexes, apartments, condominiums and attached single family units

Gated communities and walled subdivisions

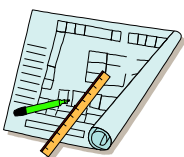
Bend, like other parts of the state, experienced an increase in the development of gated communities and walled subdivisions during the 1990s. As of 1996 there were six gated residential developments within the UGB and several “walled” subdivisions. Most of the gated communities were designed for golf-oriented residents or exclusive locations. However, one of the projects developed in the 1990s was a manufactured home subdivision where the gates provided additional security for residents and the private recreational facilities.

Many residential subdivisions in Bend have added walls, fences, or earthen berms at the edges of the development. All of these developments are along major arterial roads, and for the most part these barriers serve to increase privacy and reduce road noise.

FUTURE TRENDS AND FORECASTS

The General Plan and implementing ordinances must provide enough land and opportunities for the housing market to meet the changing needs of the community. Several factors point to the need for the urban area to continue to provide for a mix of housing types in the future, and to be ready for an even broader mix of housing types than have been developed in the past. Expected trends during the 20-year planning period are:

- ☐ the local economy will continue to expand, providing a mix of new professional and entry level jobs;
- ☐ household income levels will rise as more jobs and a greater variety of jobs are created, allowing families and individuals to keep housing costs at reasonable levels;
- ☐ the cost of developing land and providing safe, comfortable housing will continue to rise, but at more moderate rates than in the early 1990s;
- ☐ attached housing of all types, for both owners and renters, will make up a higher percentage of the housing supply;



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- ☐ even with more attached housing, traditional detached single family housing will continue to be the main housing type well into the next century;
- ☐ manufactured homes—on lots and in parks—will make up a higher percentage of the housing;
- ☐ there will be more interest in incorporating natural features into the design of subdivisions and other housing developments;
- ☐ in new subdivisions there will be more emphasis on designs that have narrower streets, planter strips, better street connectivity, and fewer cul-de-sacs;
- ☐ as the “baby boomers” move toward retirement after the turn of the century, there will be more demand for smaller homes and probably for yards that need less maintenance; and
- ☐ the in-migration of younger families and individuals will keep the average household size at the current level.

Neighborhood livability

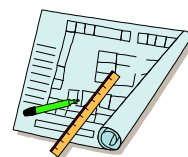
Housing, and particularly single family housing, is the largest consumer of land within an urban area with about 75-80 percent of the total area dedicated to housing. The significant growth expected during the next 20 years will inevitably lead to changes in transportation patterns, a reduction in undeveloped lands, and higher housing densities in many areas. Making new and existing neighborhoods safe and more attractive, and serving pedestrians and bicyclists better, is a major goal in the revised General Plan and implementing codes.

Two important themes in the General Plan’s efforts to achieve this goal—that is, how residential developments function and how they look—are described below. A third theme of providing small commercial centers to serve neighborhoods is covered in more detail in Chapter 6, *The Economy and Lands for Economic Growth*.

Personal mobility and safety. Beginning in the 1960s and 1970s, subdivisions and houses were designed around the car. Residential streets became wider to comfortably handle parked cars on both sides and two-way traffic, with little or no emphasis on pedestrian or bicycle movement since cars were the transportation mode of choice. The predominant street patterns were cul-de-sacs and disconnected streets to reduce through traffic, and the favored housing design had the garage

URBAN AREA PLANNING Supports neighborhood livability through...

- ☐ **policies designed to increase personal mobility and maintain safety;**
- ☐ **more flexible standards to incorporate natural features and open space into new housing developments; and**
- ☐ **providing for small stores and commercial centers to serve neighborhoods.**



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prominently placed in front for easy vehicle access.

Although this type of subdivision had wide market acceptance, there were several drawbacks to this design. While the traffic was less in front of homes or apartments around the cul-de-sac, the homes at the throat of the bronchial-like arrangement of streets experienced much higher traffic levels as all the vehicles had to funnel past them to move to and from the area collector streets. Also, the frequent use of the popular cul-de-sac and loop streets made it difficult to travel out of or through the neighborhood except by car.

By the mid-1990s in Bend there was a segment of the development industry interested in a return to more traditional residential development patterns with narrower streets, shorter block lengths, and alleys. This traditional pattern was the standard in Bend for almost 50 years, and exists in the central part of the city and east and west of downtown. Traditional lot and block patterns provide for much easier and direct access—for pedestrians, bicyclists, and vehicles—between neighborhoods and to parks, schools, and shopping. This General Plan includes policies to encourage better street connectivity and other measures such as shorter block lengths and pedestrian/bicycle access ways to improve pedestrian and bike connectivity between and through neighborhoods.

A grid street pattern improves mobility and disperses traffic through many routes rather than channeling all traffic to just a few routes. But, it may also allow “cut-through” traffic when nearby collector or arterial streets are congested. The General Plan policies and implementing codes recognize this possibility, and allow for off-set streets, meandering grids, traffic calming devices, and other traffic control measures when necessary to improve safety and livability in neighborhoods.

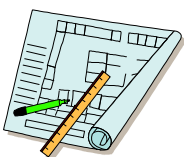
Open space and natural features in residential areas. When the Bend Area General Plan was approved by the state in 1981, there were hundreds of acres of undeveloped land within the Urban Growth Boundary planned for future residential development.

Almost all of this undeveloped land was in its natural state with rock outcroppings, bitterbrush, junipers, and pines. Most of this acreage was out toward the edge of the urban area, but there also were many pockets of 10, 20 or 40 acre parcels adjacent to or within established residential neighborhoods.

During the boom of the late 1980s and the early 1990s, about 1,800 acres of these lands were converted to home sites, multifamily projects,

PLANNING FOR OPEN SPACE in new residential developments can...

- ☐ ***help visually break-up the pattern of residential development;***
- ☐ ***provide relief to areas with higher density and smaller lots;***
- ☐ ***preserve the natural landscape and plant types within the urban area;***
- ☐ ***provide habitat for small mammals and birds; and***
- ☐ ***serve as a buffer between different land uses.***



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and manufactured home parks. The rapid loss of undeveloped areas due to the pressures of growth led to greater community interest in incorporating open space and natural features into new housing developments. Although the city and county codes had measures that permitted developers to protect natural features, some were cumbersome to use and others required extra time and money.

Preserving natural features and incorporating open space areas into the residential landscape will help make every type of housing development more interesting and enjoyable. Providing for natural features and open space can be achieved in many different ways. It could mean setting aside an area of rock outcropping or large trees in a common area, or adjusting streets and property lines to leave natural features in right-of-way or building set-back areas. Open space can also be created through planter strips between the curb and sidewalk, landscaped entrances to a development, and along pedestrian corridors between developments. Neighborhood parks are another way to provide open space in a residential area.

Chapter 2, *Natural Features and Open Space*, has policies that support the community's interest in protecting open space and natural areas. In addition, the city will develop more flexible development standards and other measures that make it easier to include open space and natural features into subdivisions.

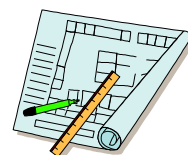
New housing units

The number of new housing units needed within the urban area during the planning period is tied to the future population growth and other factors. The City of Bend and Deschutes County have

Figure 5-5

Total Needed Dwelling Units During 25-Year Planning Period	
2020 UGB forecast population	68,775
Minus July 1995 UGB population	<u>- 39,720</u>
Equals new residents over 25 years	= 29,055
Divided by average of 2.3 persons/household	+ 2.3
Equals dwellings for new permanent residents	<u>= 12,632</u>
Plus vacant units on market (5%)	+ 632
Plus second homes and vacation homes (10%)	<u>+ 1,263</u>
<i>Total New Dwellings Needed</i>	= 14,527

agreed upon a forecast population for the urban area of 68,775 persons by the year 2020. The total number of new dwelling units needed for the forecast population increase is shown in Figure 5-5.



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Housing needs

In addition to a forecast of total new dwellings needed to house future residents, Oregon law requires that the General Plan provide for a variety of housing types that match up with the expected needs of future residents and families. The planning requirement for needed housing is made up of two parts: the *mix or types* of housing that best matches the forecast population needs; and the *cost or affordability* of housing that matches the income levels of residents.

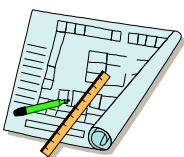
The changing mix of housing types. Future housing needs will not be the same as those needed during the previous 20-year planning period. The changing lifestyles and demographics of the community will lead to a variety of new housing options such as smaller single family home lots and row houses, more varied and flexible subdivision developments, more manufactured homes in parks, and a high demand for rental units. More specifically, the General Plan and implementing measures provide for:

Single family homes. There will always be a strong demand for single family detached homes, but the percentage of built-on-site detached single family homes should decline as the housing market matures and provides more attractive alternatives. About halfway through the planning period as the “baby boomer” generation reaches retirement age and their need for larger homes and lots declines there will be more interest in owning attached homes and manufactured homes. Steps such as the following will allow sufficient residential land for a variety of single family housing:

- ☐ extending sewer service to all of the urban area;
- ☐ upzoning larger low-density residential land to Standard Residential (RS) zoning;
- ☐ reducing the minimum lot size in the RS zoning district;
- ☐ new policies to promote and encourage compatible in-fill residential development;
- ☐ new policies to provide for “refinement plans” in re-developing, low-density residential neighborhoods; and
- ☐ more flexible and easier to administer development standards.

Attached housing. The percentage of attached housing units—primarily duplexes, triplexes, and apartments—needs to be higher than in the past to match the needs of younger workers and families, and to provide “transitional” housing for people moving into the area before they buy homes. Attached housing is expected to provide more than one-third of the future housing. Ways the city will plan for more attached housing are:

- ☐ reducing the minimum lot size in the multifamily zones;
- ☐ reducing the amount of land required for second and additional units on a site;
- ☐ permitting apartments outright as a secondary use in commercial zones;
- ☐ extending sewer lines to parts of the urbanizing area planned for multifamily development;
- ☐ adding more than 100 acres of multifamily land around new commercial centers; and



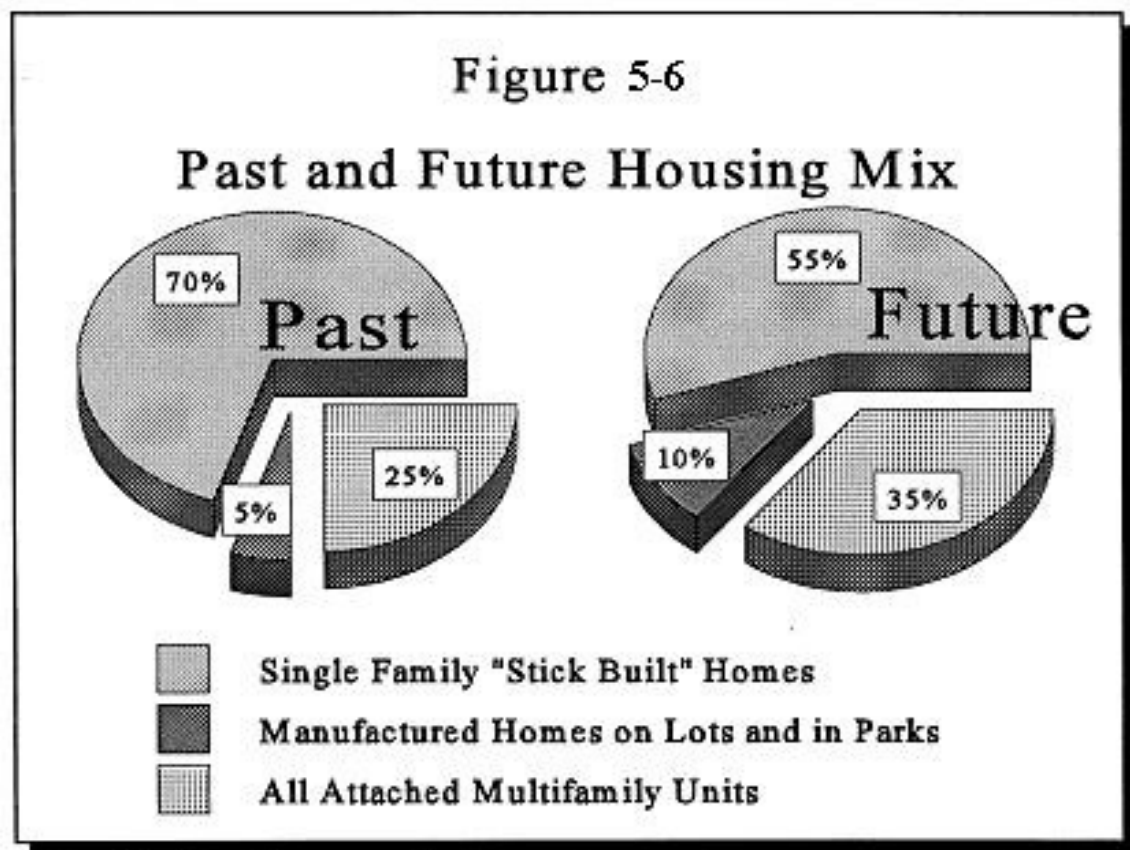
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- ❑ adding a third zoning district for multifamily housing.

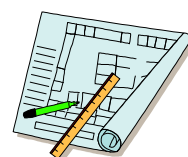
Manufactured homes. The percentage of these homes in the mix should increase as manufactured homes become a housing option for the younger and older households. The percentage of manufactured homes—about equally divided between homes placed in parks and on individual lots—may increase to a level that is comparable to other Oregon cities of similar size. Steps to promote more manufactured homes are:

- ❑ providing sufficient land for a variety of detached homes on individual lots;
- ❑ adding a new zoning district that provides for manufactured home parks at a more competitive density range; and
- ❑ designating at least 150 acres for the new multifamily zoning district.

Figure 5-6 displays the percentage of the three main housing types planned in the past compared to the forecast mix of urban housing in the future.



Source: City of Bend Long-range Planning



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Housing affordability. Housing is considered affordable if householders spend less than 30 percent of their gross income on mortgage or rent payments and utilities. A key factor in providing incomes to match the ever increasing cost of housing is a strong local economy with a mix of job types.

As an example, between 1990 and 1996 the cost of single family homes in the Bend area increased an average of 6.9 percent a year. But incomes grew at an even faster rate. During the slightly longer period of 1989 to 1997, the median family income in Deschutes County increased an average of 7.7 percent a year. The General Plan seeks to continue Bend's economic growth and job base for future residents by providing sufficient industrial land for manufacturing, professional services, technology and other primary jobs that provide the backbone of family-wage jobs.

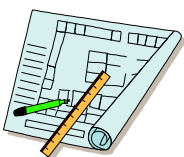
The growth in Bend's economy will continue to provide enough jobs and higher wages so that most households, especially those middle-age (35-60 years) householders in their peak earning years, will not have a problem affording housing in Bend. In the future, older families and households (the baby-boomer retirees) will be more financially secure than their parents generation and better able to find affordable housing.

However, even with increasing income levels, many Bend householders and families may have a harder time finding affordable housing. Those persons most likely to have difficulty finding affordable housing are the younger householders and families that typically fall into the lower income levels during their early employment years, and single parent families with children.

In Bend there are two main obstacles to achieving broad-based affordable housing. First, the relatively high rent levels make it difficult for persons in the very low income levels to find affordable housing. Second, the dramatic rise in housing costs in the 1990s made it more difficult for first-time home buyers and lower income families to buy a home. To overcome these obstacles the community needs to address the supply of affordable rental housing for low income households, and to provide opportunities for home ownership for low and moderate income families.

The city and county have provided low-cost or free land, grants, and other assistance to local housing groups to help meet the housing needs of the community. Between 1990 and 1996 local housing advocacy groups built more than 350 housing units — about 5 percent of all new UGB housing units — to provide affordable housing for low and very low income households.

To provide for the long-term self-sufficiency of low and moderate income households in Bend the issue of affordable housing must be addressed in a comprehensive manner. The City will provide incentives to the manufactured home park owners to encourage the parks to remain a residential park or incorporate affordable housing into the redevelopment plans as replacement housing. In addition, the city and county must continue to rely on housing groups and the local housing market to assure that affordable housing is available throughout the urban area. The General Plan and implementing codes encourage the market to provide affordable housing by:



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- ☐ allowing smaller single family lots which may lower prices and spread development costs out over more dwellings;
- ☐ reducing street widths in residential areas;
- ☐ allowing accessory dwellings in new single family subdivisions;
- ☐ creating more flexible and easier to administer development standards;
- ☐ creating a new zoning district that permits attached housing, detached housing and manufactured home parks at a density between the existing standard residential and multifamily residential zones;
- ☐ providing special overlay standards for existing Manufactured Home Parks as an incentive to develop affordable housing.
- ☐ increasing the percentage of multifamily housing in the future housing mix; and
- ☐ reducing the minimum lot size in the multifamily zones to allow smaller homes on lots as small as 2,500 square feet.

Housing density

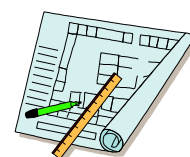
For most housing types the average density of future developments will be higher than historical levels. The forecast density ranges for the three main housing types are: Single family detached homes — 2.9 homes per gross acre; manufactured homes in parks — 7.5 homes per gross acre; and attached housing — 15.5 dwellings per gross acre.

The new single-family detached average density of 2.9 homes per gross acre is comparable to the urban area average during the 1989-1995 boom period, after the large lot hillside subdivisions of Awbrey Butte are excluded. The upper Awbrey Butte area has a special low-density designation that will not be repeated in the urban area. Several considerations support the expected average density of 2.9 homes per gross acre:

- ☐ development levels in the Residential Standard (RS) zone—the zone with the most land—have been below the maximum densities allowed in the zone;
- ☐ smaller minimum lot sizes to add flexibility in subdivision design;
- ☐ requirements since 1993 that all subdivisions have community sewer service;
- ☐ large tracts of low and very low density land will be re-designated for standard residential density development; and
- ☐ during the most recent housing boom the trend has been for higher density subdivisions.

Future manufactured home park developments are expected to be built at an average density of 7.5 homes per gross acre — a density range that is 50 percent higher than the rate of the 1990s. The higher density in manufactured home parks will be achieved through the requirement that all new parks be served by a community sewer system and the creation of a new zoning district that allows manufactured home parks and other housing types at a density range of 6 to 10 homes per gross acre of land. This average density of 7.5 homes per gross acre satisfies a state requirement to provide for manufactured home parks in a density range of 6 to 10 homes per net acre.

Apartments and other attached dwellings are expected to be constructed at an average density of 15.5 units per gross acre. This density level is the same as the average during the 1989-1990s boom period, and is essentially the same as the overall average of all attached housing developments



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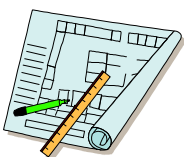
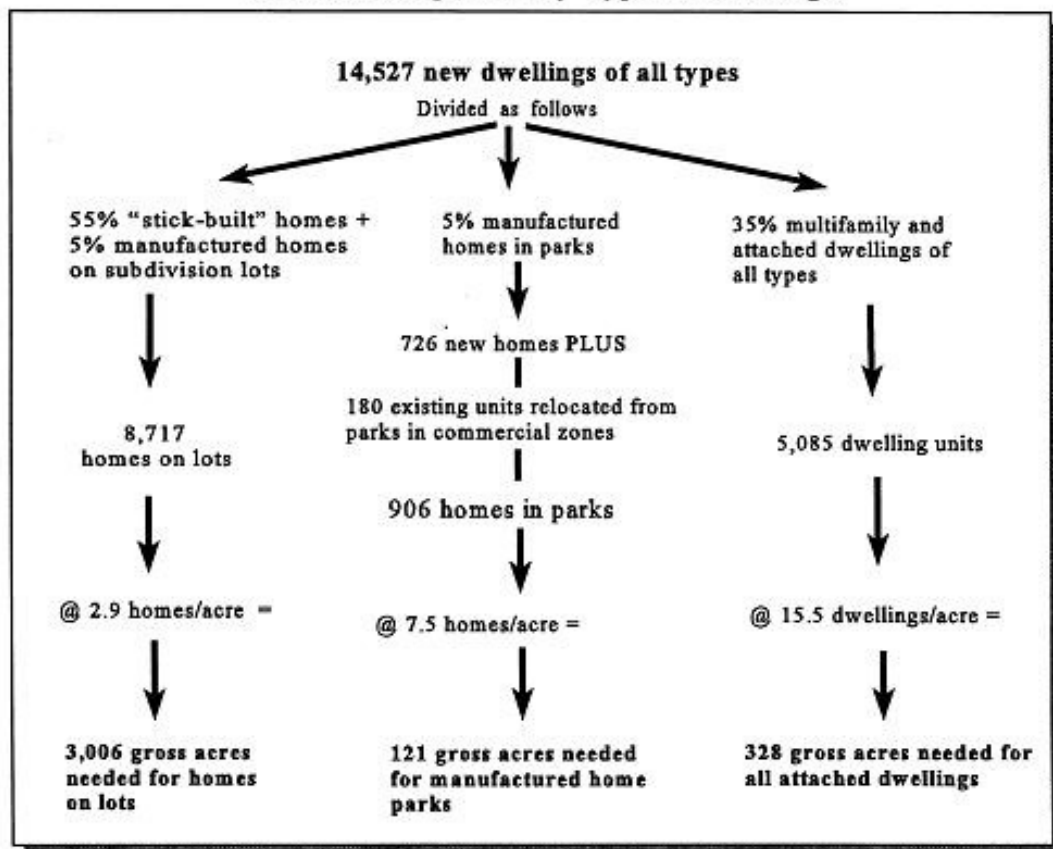
within the urban area. Although this density level is below the maximum level allowed in the two main multifamily zones, past market forces have not driven up the density levels and it is not expected that the cost of land and other market factors will significantly increase the attached dwelling density level during the 20-year planning period.

Land needed for new homes

Since housing is the major land use within the urban area, it is most important to determine if there is sufficient buildable land within the urban area to meet the amount and type of land needed for the forecast housing. The manufactured home count must also include homes that may be relocated or replaced from existing parks on commercial and industrial land that is likely to be redeveloped to their intended uses.

The amount of land needed for new housing can be estimated by comparing the forecast total new dwelling units (Figure 5-5) to the forecast housing mix (Figure 5-6) and the expected average density of the main housing types. (See discussion above.) The amount of land needed to meet the forecast housing needs is shown in Figure 5-7.

Figure 5-7
New Housing Units by Type and Acreage



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**Table 5-6
Needed and Buildable Residential Acres in UGB**

Housing Type/ Acres	Single Family Detached	Manufactured Homes in Parks	All Attached Dwelling Units
Needed Acres to year 2020	3,006	121	328
Buildable Acres as of 12/95	3,330①	150	610

Note: ① 2,405 vacant and re-developable acres without tentative plans or master plans, plus 925 acres in approved tentative plans, master plans, and vacant subdivision lots

Forecasting the needed acres must be compared to the supply of appropriately designated lands within the UGB to determine if there is sufficient land to satisfy the needed acreage for each of the three main housing types. Several factors were analyzed to evaluate the supply of residential land:

- ☐ the amount of vacant, buildable land by General Plan category;
- ☐ the number of vacant, platted lots and manufactured home park spaces;
- ☐ the amount of land with tentative subdivision or PUD approval;
- ☐ existing parcels with homes that have redevelopment potential;
- ☐ residential land converted to new commercial centers during the planning period;
- ☐ change in residential designations;
- ☐ the amount of land needed for future parks;
- ☐ the amount of land needed for new public schools; and
- ☐ land for other non-residential purposes such as churches and private schools.

The result of this analysis was that there was at least a 20-year supply of residential land for each main housing type within the UGB as of the end of 1995. Table 5-6 provides a summary of the analysis. The details and methodology of the analysis are contained in the resource documents available at the city planning office.

Land use categories

The General Plan has four residential land use categories that are described above and are displayed on the Plan Land Use Map. These categories provide for the variety and choice in housing types, lot sizes, and locations needed to serve the existing and future housing markets. The buildable acres in each category in Table 5-6 above are provided in two or more of the General Plan residential land use categories. In addition to these residential categories, some future housing will occur in the Plan's mixed use designations and as secondary uses in some commercial areas.



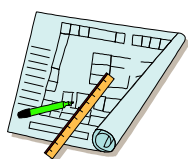
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Table 5-7
Residential Land Use Categories

Land Use Category	Implementing Zones ①	Density Range	Primary Uses	Secondary Uses
Urban Area Reserve	Urban Area Reserve (UAR-10)	one dwelling for every 10 acres	single family detached homes	destination resort only in mapped areas
	Suburban Residential (SR2½)	one dwelling for every 2½ acres	single family attached homes	none
Urban Low Density	Residential Low Density (RL)	1.1 to 2.2 dwellings per gross acre	single family detached homes	duplex, manufactured home park
Urban Standard Density	Residential Standard Density (RS)	2.0 to 7.3 dwellings per gross acre ②	single family detached homes	duplex, manufactured home park
Urban Medium Density	Residential Medium Density (RM-10)	6.0 - 10.0 dwellings per gross acre ③	manufactured home park, any attached housing	single family detached, boarding houses
	Residential Medium Density (RM)	7.3 - 21.7 dwellings per gross acre ③	any attached housing, manufactured home park	single family detached, boarding houses
Urban High Density	Residential High Density (RH)	21.7 - 43.0 dwellings per gross acre	any attached housing, manufactured home park, offices/clinics	single family detached

- Note: ① Some land use categories are implemented by by more than one residential zone.
 ② Although single family lots may be less than 6,000 square feet in area, the number of dwellings per gross acre cannot exceed the maximum of 7.3 dwellings /gross acre.
 ③ Lots in the multifamily zones may be as small as 2,500 square feet in area, but the number dwellings per gross acre cannot exceed the maximum in the Plan.

Urban Area Reserve - lands with this designation lie between the Urban Growth Boundary and Urban Reserve Boundary. These areas shall be considered first for inclusion in the UGB when the need for additional residential land occurs. Areas with the 2½ acre zone reflect the existing development patterns and the presence of community water systems. The ten acre zone applies to large undeveloped areas and areas adjacent to agricultural uses, forest land, and



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deer winter range areas.

The Urban Reserve area also has some potential for destination resorts, those developments providing visitor-oriented accommodations and recreational facilities in a setting with high natural amenities. Sunriver and Black Butte Ranch in other parts of the county are examples of destination resorts. Oregon's land use laws provide for the mapping of lands that are suitable and appropriate for destination resorts using specific criteria. In 1996 the Urban Reserve lands were evaluated using these criteria, and approximately 1,960 acres in the west and south parts of the Urban Reserve area were mapped as eligible for siting of destination resorts. The areas within the Urban Reserve in which destination resorts may be sited are shown in Figure 5-8 on page 5-22.

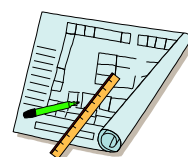
Urban Low Density Residential — applies mainly to areas where there is a pattern of existing, developed half-acre lots. These areas were generally platted and developed outside the city between 1970 and 1993 before city sewer service was available and larger lots were needed for individual septic systems. The RL zone designation is used in these developed areas to provide compatible new development within existing neighborhoods.

The RL zone is also retained in two areas in which the county and city expect to prepare neighborhood refinement plans. The two areas undergoing refinement plan studies are shown in Figures 22A and 22B. Refinement plans will design more efficient water, sewer, and transportation systems for these neighborhoods, and consider standards so that new development is compatible with existing development. The city and county expect to complete the refinement plans for these two areas by January 2000. Chapter 1, *Plan Management and Citizen Involvement*, describes the process for conducting refinement plan studies.

Urban Standard Density Residential - covers the most land area of any land use category in the General Plan. It is the primary land use designation for existing and future single family homes, and is distributed throughout the urban area. This category, and its companion implementing zones, allow for a wide range of housing types at all price ranges.

The Standard Density Residential (RS) implementing zone is applied to land within the city and areas within the county portion of the urban area that are developing with sanitary sewer service. Historically, development has occurred at levels below the maximum permitted density of 7.3 homes per gross acre. More flexible development standards and a variety of lot sizes down to 4,000 square feet will allow subdivisions and other housing development to be built at densities that approach the maximum of 7.3 homes per gross acre. The smaller lot sizes will *not* allow subdivisions to exceed the maximum density level, but it will allow for a variety of lot sizes within a development. This category also applies to the upper portion of Awbrey Butte, an area covered by the Awbrey Butte Master Development Plan which provides a more detailed density plan for the butte. The Awbrey Butte Master Plan allows large lots on the steep slopes of the butte to minimize erosion, reduce street cuts-and-fills, preserve native trees, and to reduce visual impacts.

Urban Medium Density Residential - establishes a residential density range of 6 to 20



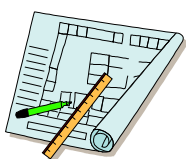
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dwellings per gross acre. Due to market conditions, most subdivisions, manufactured home parks, and apartment projects have been developed below the upper density range in this designation. Medium Density Residential areas are distributed throughout the urban area in a pattern that reflects both existing developments and land for future development or redevelopment. These areas are generally adjacent to commercial areas and along or near major transportation corridors.

The implementing Residential Medium Density (RM) zone provides for a variety of housing types in the density range of about 7 to 20 dwellings per gross acre. The minimum lot size in the RM zone is 2,500 square feet.

The other implementing zone, Residential Medium Density-10 (RM-10), provides for a variety of housing types at 6 to 10 dwellings per gross acre. This zone has a density range that is supportive of manufactured home park development. The RM-10 zone is mainly applied to undeveloped and redeveloping residential areas along arterial streets. Although the minimum lot size in the medium density zones is 4,000 square feet, the number of dwellings units per acre cannot exceed the maximum limit.

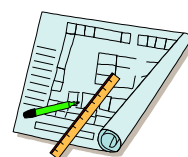
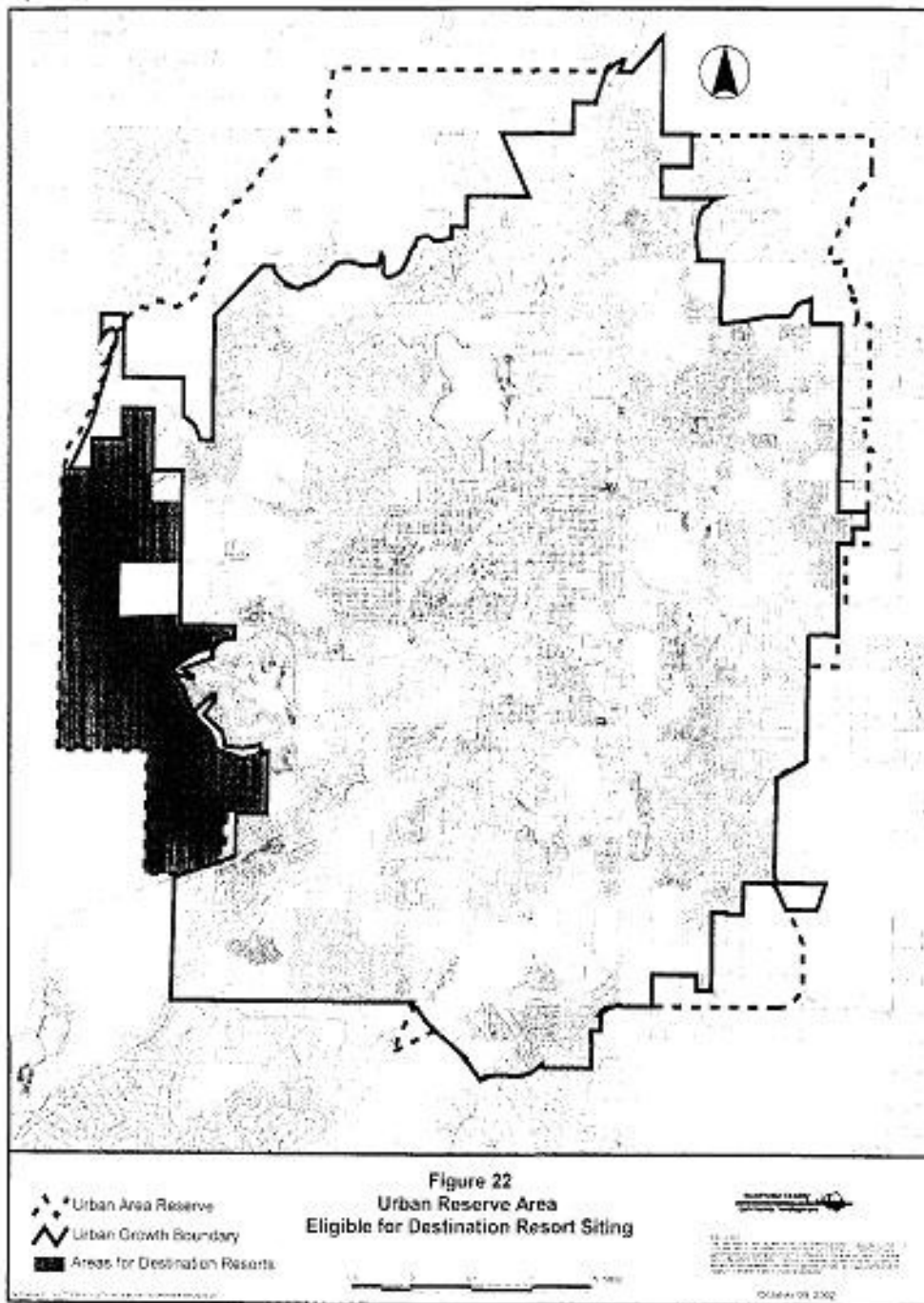
Urban High Density Residential - allows the greatest concentration of population in the planning area. This designation is applied south of downtown, adjacent to commercial areas along NE 4th and Greenwood Avenue, near St. Charles Medical Center, and adjacent to Central Oregon Community College. Most residential projects in this designation have been built at the lower end of the density range. Changing development costs, market forces, and other factors during the 20-year planning period should increase density levels in this residential category. The Residential High Density (RH) zone has a 2,500 square-foot minimum lot size.



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Figure 5-8

Urban Reserve Area Eligible for Destination Resort Siting



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**Figure 5-9
LAVA RIDGE REFINEMENT PLAN AREA**

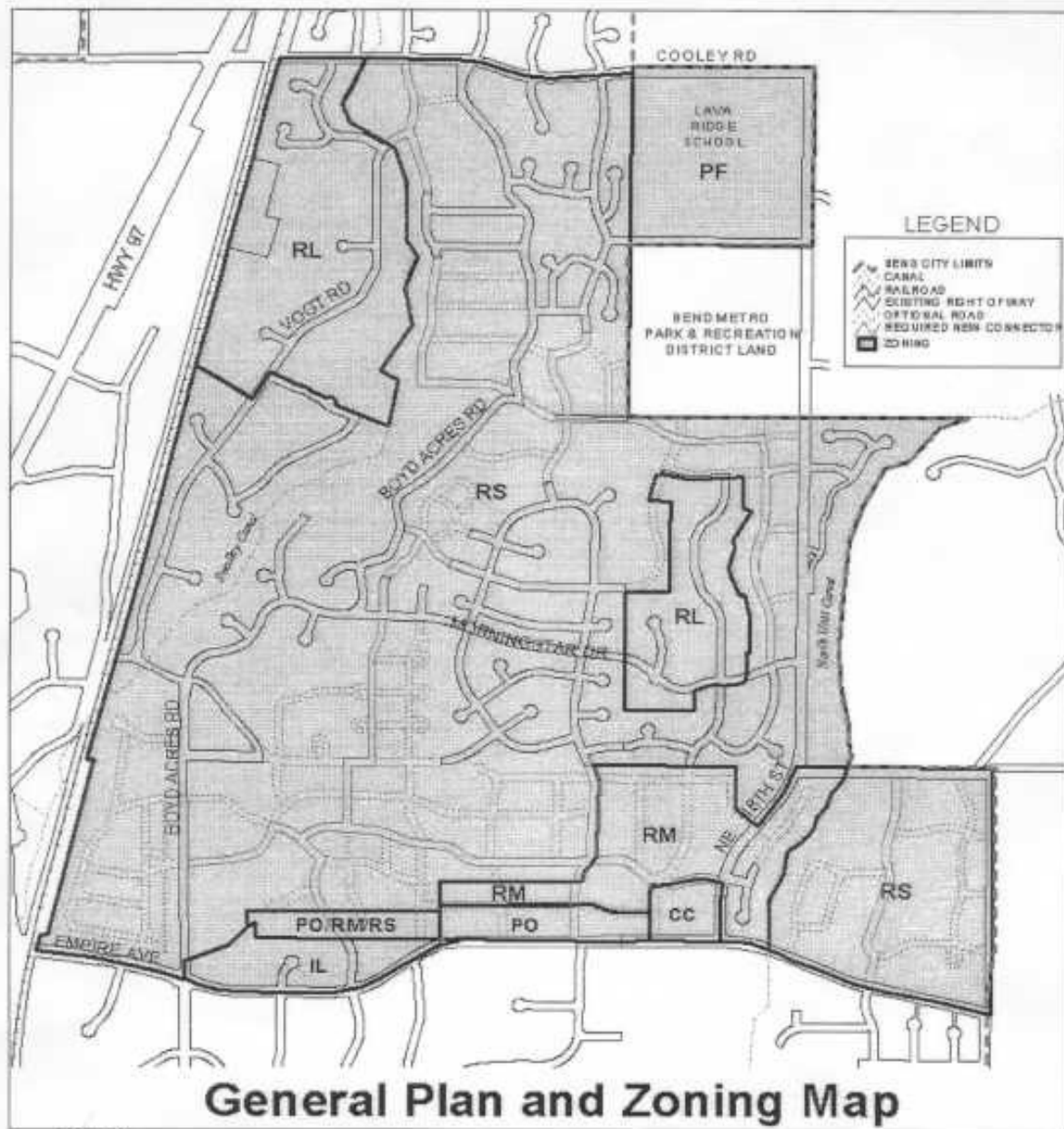
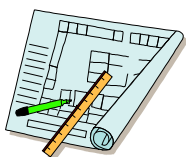


Figure 3

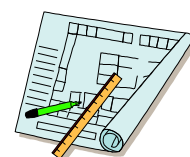
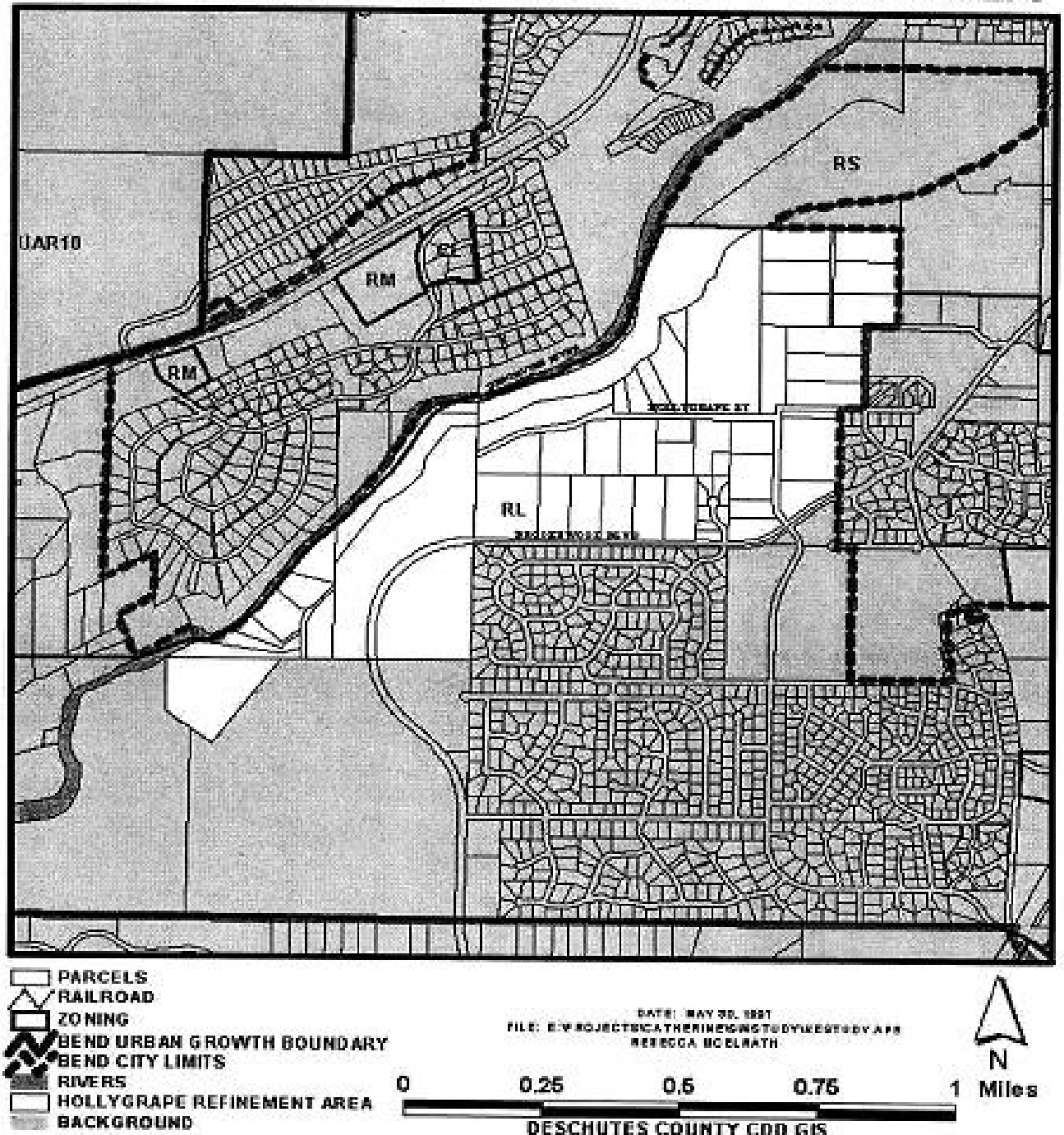
Lava Ridge Refinement Plan
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Figure 5-10

HOLLYGRAPE REFINEMENT PLAN AREA

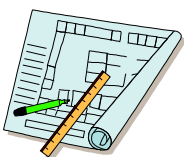


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POLICIES

Residential compatibility

1. Future development and local development standards shall recognize and respect the character of existing areas.
2. In areas where existing urban level development has an established lot size pattern, new infill subdivision or PUD developments shall have a compatible lot transition that respects the number of adjoining lots, lot size and building setbacks of the existing development while developing residential densities within the range for the underlying zone. New developments may have smaller lots or varying housing types internal to the development.
3. The development of infill areas may, as an alternative to the standard subdivision review process, proceed through a public involvement process that would allow the maximum flexibility of design and provide for neighborhood participation.
4. Private and public nonresidential uses are necessary and should be permitted within residential areas for the convenience and safety of the people. Such facilities shall be compatible with surrounding developments, and their appearance should enhance the area.
5. Of necessity, nonresidential uses will have to abut residential areas in different parts of the community. In these instances, any nonresidential use shall be subject to special development standards in terms of setbacks, landscaping, sign regulations, and building design.
6. Class A manufactured homes shall be permitted as part of a manufactured home park, or part of a planned unit development, or on individual lots. Non-Class A manufactured homes may be allowed in manufactured home parks or as replacement for non-conforming manufactured homes subject to conditional use approval.
7. Manufactured homes located on individual lots in areas already developed with conventional housing shall be subject to special siting standards.
8. Neighborhood commercial shopping areas may be located within residential districts and shall have development standards that recognize the residential area.
9. In many cases, home occupations are a legitimate use within residential areas, and shall be permitted provided that the use displays no outward manifestations of a business.
10. Certain private recreational uses, such as golf courses or tennis courts, can be successfully integrated into residential areas provided the location, design, and operation are compatible with surrounding residential developments.



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11. Residential areas shall offer a wide variety of housing types in locations best suited to each housing type.
12. Rehabilitation or redevelopment of older residential areas shall be encouraged.

Neighborhood appearance (See related policies in Chapter 9, *Community Appearance*.)

13. Above-ground installations, such as water and sewer pumping stations, power transformer substations or natural gas pumping stations, shall be screened and designed to blend with the character of the area in which they are located.
14. All new developments shall include trees, as practical, in the planter strip between the curb and sidewalk. Such trees shall be consistent with the city's Urban Forestry Plan.
15. Walls and fences along arterial or collector streets shall be subject to special design standards. The fence or wall, and the area between the fence or wall and the curb or pavement, shall be landscaped and maintained by abutting property owner(s) or homeowners association.
16. Walls and fences in the setback area between the front of the house and the adjacent street shall not exceed 3½ feet in height.
17. All residential development should respect the natural ground cover of the area insofar as possible, and existing and mature trees within the community should be preserved.
18. The city encourages flexibility in design to promote safety, livability and preservation of natural features. Lot sizes as small as 4,000 square feet may be applied for in the RS zone to meet these objectives.
19. To encourage flexibility in design and preservation of natural features in areas planned for medium density housing, lots as small as 2,500 square feet shall be allowed in the RM-10 and RM zoning districts.
20. Hillside areas shall be given special consideration in site design by both the developer and local regulations. Building sites, streets, and other improvements shall be designed and permitted in a manner that will minimize excessive cuts and fills and other erosion-producing changes. (Note: see related policies in Chapter 10, *Natural Forces*.)

Housing density and affordability

21. Densities recommended on the Plan shall be recognized in order to maintain proper relationships between proposed public facilities and services and population distribution.

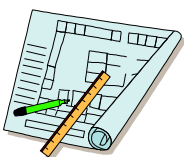


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22. In developing a subdivision, Planned Unit Development, or multifamily housing project the following uses and natural conditions may be deducted from the gross acreage of the property for the purpose of density calculations:
 - ☐ areas dedicated for public park use or public open space;
 - ☐ areas developed for active recreational uses such as golf courses, tennis courts, swimming pools, and similar uses;
 - ☐ land in excess of 25 percent slope that is not developed;
 - ☐ natural wetlands and riparian areas that remain in a natural condition; and,
 - ☐ “Areas of Special Interest” designated on the General Plan Land Use Map.
23. The city shall rezone residential lands to the designated General Plan densities when sewer service is available to the area.
24. Accessory dwellings to a single family home may be allowed in new subdivisions or Planned Unit Developments, provided that the maximum General Plan density is not exceeded. The city will calculate accessory dwelling density using the same fraction of a full dwelling unit provided in the Systems Development Charges resolution.
25. The city and county will work with public and non-profit organizations that provide affordable housing within the urban area.
26. The city shall evaluate the community’s housing mix and density levels every five years beginning in 2000.
27. When new commercial centers are created in developing residential areas, the city and county may allow up to 20 acres of medium-density residential housing within one-eighth of a mile of the commercial center.
28. Existing low-density residential areas that are adjacent to commercial or mixed use development at the south or north ends of the commercial corridor may be re-designated for medium-density development.
29. The city shall provide special redevelopment standards for manufactured home parks as an incentive to develop affordable housing.
30. Density bonuses may be considered as an incentive to providing affordable housing.

Transportation connectivity (See related policies in Chapter 7, *Transportation Systems*, and Chapter 3, *Community Connections*.)

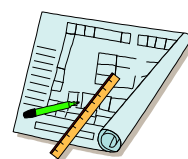
31. Medium-and high-density residential developments shall be located where they have good access to arterial streets and be near commercial services, employment and public open space to provide the maximum convenience to the highest concentrations of population.



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32. Street widths on public residential local streets may vary depending on topography, anticipated traffic volumes, natural features that warrant protection, and existing street patterns in the neighborhood. Narrower streets may have limited on-street parking to ensure emergency vehicle access.
33. The city may require adjustment to the street pattern or installation of traffic calming devices in order to discourage high speed traffic on local residential streets.
34. In all residential areas the city shall encourage the use of open space amenities such as landscaped traffic islands or extra-width planting strips.
35. Schools and parks may be distributed throughout the residential sections of the community, and every dwelling unit in the area should be within convenient distance of a school or a park.
36. Sidewalks shall be required in all new residential developments. Separated sidewalks shall be required, as practical, on streets that provide or will provide access to schools, parks, or commercial areas. However, an alternative system of walkways and trails that provide adequate pedestrian circulation may be approved.
37. Efforts shall continue to complete or connect existing walks along routes to schools, parks, or commercial areas.
38. Bikeways shall be considered as both a circulation and recreation element in the Plan, and adequate facilities should be obtained for this purpose in all new development.
39. Efforts shall be made to extend trails, pedestrian ways, and bikeways through existing residential areas.
40. To encourage connectivity and pedestrian access, residential block length shall not exceed 600 feet except for topographic constraints. When existing conditions or topography prevent a cross street, a pedestrian accessway to connect the streets shall be required.
41. Residential local streets shall be developed whenever practicable to increase connectivity within and between neighborhoods.
42. Cul-de-sac and “hammer-head” residential streets may be allowed only where existing development, steep slopes, open space, or natural features prevent connections, or when the objectives of connectivity are met within the neighborhood.
43. Emergency equipment access shall be considered during any new residential development.

Public utilities and services (See related policies in Chapter 1, *Plan Management and Citizen Involvement* and Chapter 8, *Public Facilities and Services*.)

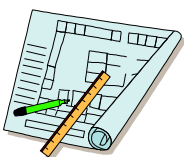


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44. All residential areas shall be provided with community water and sewer services and other facilities necessary for safe, healthful, convenient urban living consistent with the density of development.
45. Residential development shall be coordinated with other land use elements and community facilities which are consistent with projected housing densities.
46. Electric power, telephone, and cable TV distribution and service lines shall be located underground in new developments. Efforts shall be made to place existing utility lines underground in established residential areas.
47. Street lighting shall be provided in all new subdivisions at the time of development. Street light fixtures shall be shielded to direct light down.
48. Street names shall be unique within the county.

Destination Resorts

49. In addition to lands excluded from eligibility for destination resort siting under state law, the following lands within the Urban Area Reserve shall not be mapped as eligible for destination resort siting:
 - (a) All lands owned by public agencies.
 - (b) All lands zoned for surface mining.
 - (c) All lands zoned SR-2 ½ and all lands platted for subdivisions.
 - (d) Land for which contiguous area not otherwise removed from eligibility is less than 160 acres, except where adjoining land under the same ownership outside the Urban Area Reserve is mapped with the Deschutes County destination resort (DR) overlay.
 - (e) Single parcels, or adjoining parcels in the same or related ownership (including lands outside the Urban Area Reserve) of less than 160 acres.
 - (f) Lands not adjacent to either (1) F1 zoning, or (2) Deschutes County destination resort (DR) overlay adjoining F1 zoning.
50. Destination resorts, as defined by state law, shall only be allowed in areas designated for such use as shown on the adopted destination resort map. An exception to statewide goals relating to agricultural lands, forestlands, public facilities and services or urbanization is not needed for development of a destination resort on the eligible lands in the urban area.
51. A destination resort within the Urban Area Reserve shall be served by municipal water and sewer service or an approved community water and sewer service for domestic use.
52. No destination resort master plan shall be approved in the Urban Area Reserve until the county, pursuant to its management agreement with the city, has adopted destination resort development standards that, at a minimum, satisfy the standards in state law.



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53. Any destination resort developed within the Urban Area Reserve shall provide a sufficient open space buffer between any development and the Deschutes National Forest lands to protect against wildfires and to protect the scenic values and wildlife values of the forest.
54. Destination resorts shall provide for any arterial or collector streets that are shown on the transportation system plan map to be extended through the site, or as needed as a result of a traffic study.
55. Destination resorts shall provide for pedestrian and bicycle access through the development from the urban area to the National Forest and/or other public lands such as parks, scenic areas, and designated trails.

Refinement Plan Areas (See related policies in Chapter 1, *Plan Management and Citizen Involvement*.)

56. A refinement plan that includes residential areas may prescribe residential density limits on specific properties which differ from the density range provided for in the General Plan. However, the average density of residential development allowed within a refinement plan area shall comply with the density limitations of the General Plan.
57. The Lava Ridge Refinement Plan is adopted as part of the Bend Area General Plan.
58. If the city and county do not adopt refinement plans for the two study areas shown on Figures 22A and 22B by January 2000, the RL zoned land in those areas shall be rezoned to RS.

